Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 1 of 75

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	<u> </u>	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu	e the name that is on government-issued ure identification (for mple, your driver's	Elizabeth First name Galvan	First name
		nse or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Diaz Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-9319	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 2 of 75

Debtor 1 Elizabeth Galvan Diaz

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	3006 N. Kilbourn Chicago, IL 60641 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	If Debtor 2 lives at a different address: Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Document Page 3 of 75 Debtor 1 Elizabeth Galvan Diaz

No. Go to line 12.

bankruptcy petition.

Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When Case number District When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Relationship to you Debtor When Case number, if known District Do you rent your Go to line 12. No. residence? ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 4 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? ■ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Page 5 of 75 Document

Debtor 1 Elizabeth Galvan Diaz Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to Disability.

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Elizabeth Galvan Diaz Elizabeth Galvan Diaz Signature of Debtor 2

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on December 13, 2015

MM / DD / YYYY

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 7 of 75

Debtor 1 Elizabeth Galvan Diaz Page 7 01 75

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ S. M. de Rath, Esq. Signature of Attorney for Debtor	Date	December 13, 2015 MM / DD / YYYY	
S. M. de Rath, Esq. Printed name Attorney S.M.de Rath, Esq.			
233 S. Wacker Dr, 84th FL Chicago, IL 60606 Number, Street, City, State & ZIP Code			
Contact phone 312-283-8606 6206809	Email address		
Bar number & State		<u> </u>	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 8 of 75

Debtor 1 Elizabeth Galvan Diaz

Case number (if known)

Fill in this infor	rmation to identify your	case:		
Debtor 1	Elizabeth Galvan	Diaz		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is ar
				amended filing

FORM 101. VOLUNTARY PETITION ATTACHMENT

Request for a 30-day temporary waiver of the requirement to file a certificate of completion of credit counseling.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

Explanation of efforts Debtor 1 made to obtain the briefing, why Debtor 1 was unable to obtain it before Debtor 1 filed for bankruptcy, and what exigent circumstances required Debtor 1 to file this case:

Due to family illiness debtor has an expired certificate and was unable to update and complete her course and must file today due to sale of home, debtor completed course day of filing

		DUCUITIO	TIL FAU C 3 ULTS	
Fill in this infor	mation to identify your	case:		
Debtor 1	Elizabeth Galvan	Diaz		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Dos	Cummarina Vaur Acceta		
Par	1: Summarize Your Assets	Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	295,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,350.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	303,350.00
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	263,025.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	8,021.10
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	29,158.46
	Your total liabilities	\$	300,204.56
Par	13: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,196.09
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	762.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	ıl, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 Ú.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 10 of 75

Debtor 1 Elizabeth Galvan Diaz Document Page 10 of 75 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$;	2,669.33
		1 7		•

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	8,021.10
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	8,021.10

	Ca	se 15-41985 Doc 1		Entered 12/13/15 Page 11 of 75	19:52:14	Desc	Main
Fill	in this inforr	nation to identify your case ar					
Deb	otor 1	Elizabeth Galvan Diaz					
		First Name N	Middle Name La	ast Name			
	otor 2 use, if filing)	First Name N	Middle Name La	ast Name			
Unit	ted States Ba	nkruptcy Court for the: NORTH	HERN DISTRICT OF ILLINO	<u>IS</u>			
Cas	se number _						Check if this is an amended filing
Part	1: Describe		r Other Real Estate You Own or	Have an Interest In			
1.1			What is the property? C	heck all that apply			
		bourn ave if available, or other description	Single-family hom Duplex or multi-ur Condominium or or	nit building	amount of any seco	ured claims	s or exemptions. Put the s on Schedule D: Secured by Property.
	Chicago	IL 60641-000	☐ Manufactured or n ☐ Land		Current value of t entire property?		Current value of the portion you own?
	City	State ZIP Code	☐ Investment proper	rty	\$295,000	0.00	\$295,000.00
			☐ Timeshare ☐ Other		(such as fee simp	le, tenanc	ownership interest y by the entireties, or
			Who has an interest in t	p. operty : oncon one	a life estate), if kn	own.	
	Cook		■ Debtor 1 only □ Debtor 2 only	-	i de amipie		
	County		Debtor 2 only Debtor 1 and Deb	stor 2 only			
	•			e debtors and another	☐ Check if this (see instructions		nity property
				. dobto. o dire direction	,	,	

Other information you wish to add about this item, such as local property identification number:

Residence: Brick Bungalow

Location: 3006 N Kilbourn ave Chicago, IL 60641

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for

\$295,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 12 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Debtor vehicle: 2005 Nissan \$5,000.00 \$5,000.00 Maxima 150,000 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$5.000.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ■ No ☐ Yes. Describe..... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Furniture: sofa bedroom set dinning room set kitchen table \$800.00 Location: 3006 N kilbourn Appliances: stove refrigator \$200.00 Location: 3006 N kilbourn 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe.....

Debtor's knicknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,

\$500.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No

	Case 15-41		Doc 1	Filed 12/13/15 Document	Entered 12/13/15 19:5 Page 13 of 75		Desc Main	
Debtor 1	Elizabeth Galv	an Diaz			Case number	(if known)		
☐ Yes.	Describe							
10. Firearn <i>Examp</i> □ No		shotguns,	ammunition	n, and related equipmen	t			
_	Describe							
	t	o toys, c	ameras, k	oikes, balls, rackets	nt, including but not limited , etc. located at debtor's kimately under \$250.			\$250.00
□ No		es, furs, lo	eather coats	s, designer wear, shoes	, accessories			
			pants blo : 3006 N k					\$200.00
□ No		lry, costur	ne jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watche	es, gems, ç	gold, silver	
	r	ings, ea	rrings, bra	acelets, necklaces,	ut not limited to watches, etc. located at debtor's kimately under \$500			\$500.00
■ No □ Yes.	Give specific inform	nouseholo	d items you		ncluding any health aids you did ny entries for pages you have att	[¢a.	450.00
for Pa	art 3. Write that nu	mber her	e				→∠ ,	,450.00
	scribe Your Financial In or have any lega		table intere	est in any of the follow	ing?		Current valu portion you Do not deduc claims or exe	own? ct secured
□ No		•		•	osit box, and on hand when you file	your petiti	on	
Yes					Debtor's on hand cookie ja emerger etc, loca debtor's residenc current estimate FMV not \$100 at a	in ar, for acies, ated at ce, ed		\$100.00

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Document Page 14 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ■ Yes..... Debtor's checking account: Direct Deposit of pay from work, after rent, utilities, expenses paid, not over \$500 end of month statement \$500.00 current estimated average balance: **Savings Account** \$100.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooper

☐ Yes. Give specific information about them...

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

	Case 15-41985	Doc 1	Filed 12/13/15	Entered 12/13/15 19:52:14	Desc Main			
Debtor 1	Elizabeth Galvan Diaz	z	Document	Page 15 of 75 Case number (if known)				
☐ Yes	. Give specific information a	bout them						
Money or	r property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.			
■ No	efunds owed to you . Give specific information at	pout them, inc	luding whether you alre	ady filed the returns and the tax years				
<i>Exam</i> ■ No	29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No □ Yes. Give specific information							
Exan ■ No	30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information							
<i>Exam</i> ■ No	. Name the insurance compa			HSA); credit, homeowner's, or renter's insura Beneficiary:	nce Surrender or refund value:			
If you some	32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.							
<i>Exam</i> ■ No	 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No □ Yes. Describe each claim 							
■ No	34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No □ Yes. Describe each claim							
	nancial assets you did not	already list						
■ No □ Yes	■ No □ Yes. Give specific information							
				ny entries for pages you have attached	\$700.00			
Part 5: D	Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.							
	own or have any legal or equita so to Part 6.	able interest in	any business-related pro	perty?				

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Yes. Go to line 38.

Document Page 16 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz 38. Accounts receivable or commissions you already earned ■ No ☐ Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ☐ No Yes. Describe..... Debtor's misc computer, location at debtor's reside, estimated \$200.00 FMV approximately 200 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade ■ No ☐ Yes. Describe..... 41. Inventory ■ No ☐ Yes. Describe..... 42. Interests in partnerships or joint ventures ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 43. Customer lists, mailing lists, or other compilations No. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? ■ No ☐ Yes. Describe..... 44. Any business-related property you did not already list No ☐ Yes. Give specific information....... 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$200.00 for Part 5. Write that number here..... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No

Schedule A/B: Property

Official Form 106A/B

Case 15-41985

Doc 1

Filed 12/13/15

Entered 12/13/15 19:52:14

Desc Main

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Document Page 17 of 75 Case number (if known) Debtor 1 Elizabeth Galvan Diaz ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$295,000.00 56. Part 2: Total vehicles, line 5 \$5,000.00 57. Part 3: Total personal and household items, line 15 \$2,450.00 58. Part 4: Total financial assets, line 36 \$700.00 59. Part 5: Total business-related property, line 45 \$200.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$8,350.00 Copy personal property total \$8,350.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$303,350.00

Official Form 106A/B

Page 18 of 75 Document Fill in this information to identify your case: Debtor 1 Elizabeth Galvan Diaz Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	dentify the	Property	You Clai	m as	Exemp
---------	-------------	----------	----------	------	-------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim	Specific laws that allow exemption
Debtor vehicle: 2005 Nissan Maxima 150,000 Line from <i>Schedule A/B</i> : 3.1	\$5,000.00	■	\$2,400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Furniture: sofa bedroom set dinning room set kitchen table Location: 3006 N kilbourn Line from Schedule A/B: 7.1	\$800.00		\$800.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Appliances: stove refrigator Location: 3006 N kilbourn Line from Schedule A/B: 7.2	\$200.00		\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Debtor's knicknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 19 of 75

Debto	er 1 Elizabeth Galvan Diaz	20001110111		Case number (if known)		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption	
	Debtor misc hobby & sports	\$250.00		\$250.00	735 ILCS 5/12-1001(b)	
t r r a	equipment, including but not limited to toys, cameras, bikes, balls, ackets, etc. located at debtor's esidence, total estimated FMV approximately under \$250. ine from Schedule A/B: 10.1			100% of fair market value, up to any applicable statutory limit		
	Clothes: pants blouses	\$200.00		\$200.00	735 ILCS 5/12-1001(a)	
	ine from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		
	Debtor's costume jewery, including but not limited to watches, rings,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
6 - 	parrings, bracelets, necklaces, etc. ocated at debtor's residence, total estimated FMV approximately under 3500 ine from <i>Schedule A/B</i> : 12.1			100% of fair market value, up to any applicable statutory limit		
	Debtor's cash on hand in cookie jar, or emergencies, etc, located at	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
c e t	debtor's residence, current estimated FMV not over \$100 at a ime. ine from Schedule A/B: 16.1			100% of fair market value, up to any applicable statutory limit		
	Debtor's checking account: Direct Deposit of pay from work, after rent,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
ι \$ 6	itilities, expenses paid, not over 5500 end of month statement current estimated average balance: ine from Schedule A/B: 18.1			100% of fair market value, up to any applicable statutory limit		
	Savings Account ine from Schedule A/B: 18.2	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
_	and from Goriodale 772. 10.2			100% of fair market value, up to any applicable statutory limit		
	Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes					

		Document	Page 2	0 of 75		
Fill in this informa	ation to identify yo	ur case:				
Debtor 1	Elizabeth Galva	an Diaz				
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		•	
United States Bank	cruptcy Court for the	: NORTHERN DISTRICT OF I	PIONILI			
Officed States Darin	dupicy Court for the	. NORTHERN DISTRICT OF I	LINOIS		-	
Case number						
(if known)					☐ Check	if this is an
					amend	ded filing
O('' : 1 E	4000					
Official Form	<u>106D</u>					
Schedule [D: Creditors	s Who Have Claims	Secure	ed by Propert	V	12/15
		If two married people are filing togetl t, number the entries, and attach it to				
1. Do any creditors ha	ave claims secured by	your property?				
	-	this form to the court with your oth	er schedules	You have nothing else	to report on this form	
_		•	c. conoduios.	. Sa have nothing olde	opon on the form.	
Yes. Fill in a	all of the information	DelOW.				
Part 1: List All	Secured Claims					
		more than one secured claim, list the cro			Column B	Column C
		particular claim, list the other creditors in der according to the creditor's name.	Part 2. As muc	ch Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	·	zer decorating to the droater o riame.		value of collateral.	claim	If any
2.1 Washtenaw	_			\$263,025.00	\$250,000.00	\$13,025.00
Co/Central Creditor's Name	Mortgage Co	Describe the property that secures	the claim:	Ψ203,023.00	Ψ230,000.00	Ψ13,023.00
	Damlemontave	Real Estate Mortgage				
Attention: E 801 John B						
Suite 1	allow Ru.	As of the date you file, the claim is	: Check all that			
Little Rock,	AR 72205	apply. ☐ Contingent				
<u>-</u>	ity, State & Zip Code	☐ Unliquidated				
, , .	,,	☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply	<u>.</u>			
Debtor 1 only		☐ An agreement you made (such as	s mortgage or se	ecured		
Debtor 2 only		car loan)				
Debtor 1 and Debt	tor 2 only	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the	,	☐ Judgment lien from a lawsuit	,			
☐ Check if this clair		Other (including a right to offset)	Mortgage)		
community debt		cance (measuring a right to energy				
	Opened					
	3/01/08					
	Last Active					
Date debt was incurr	red 1/08/14	Last 4 digits of account nur	_{nber} 9210			
Date debt was incurr	red 1/08/14	Last 4 digits of account nur	nber 9210	<u> </u>		
	•	olumn A on this page. Write that num		\$263,02	25.00	
If this is the last pa Write that number		the dollar value totals from all pages		\$263,02	25.00	
write that number	nere.					
Part 2: List Othe	rs to Be Notified fo	or a Debt That You Already Liste	ł d			
Use this page only if	you have others to be	e notified about your bankruptcy for	a debt that you	already listed in Part 1. F	or example, if a collectio	n agency is trying
		someone else, list the creditor in Part d in Part 1, list the additional creditor				
do not fill out or sub	•	a iii i ait i, iist tiie auditioilai creditor	s nere. II you d	o not have additional pers	sons to be nothled for ar	y debis ili Fait 1,
Name Addı	• •					
-NONE-			On which li	ne in Part 1 did you	enter the creditor?	?
			Last 4 digit	s of account numbe	er	

Official Form 106D

Page 21 of 75 Document Fill in this information to identify your case: Debtor 1 Elizabeth Galvan Diaz Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim Priority Nonpriority 2.1 irs dept of treasury \$7,215.04 \$7,215.04 \$0.00 Last 4 digits of account number Priority Creditor's Name internal revenue service When was the debt incurred? 06/6/2012 cincinnati, OH 45999-5362 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations \square At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No Other. Specify ☐ Yes Income Tax 2.2 state of illinios \$806.06 \$806.06 \$0.00 Last 4 digits of account number Priority Creditor's Name 12/31/2012 p o box 19006 When was the debt incurred? springfeild, IL 62794-9006 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No ☐ Other. Specify

☐ Yes

Income Tax

Page 22 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

Part	2: List All of Your NONPRIORITY Unsecure	ed Claims					
3. I	Oo any creditors have nonpriority unsecured claims a	gainst you?					
ı	☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.						
	Yes.						
4. I	List all of your nonpriority unsecured claims in the algorial laim, list the creditor separately for each claim. For each creditor holds a particular claim, list the other creditors in	claim listed, identify what type of claim	it is. Do not list claims already included in Part	1. If more than one			
4.1	Ahesi/CitiMortgage Inc.	Last 4 digits of account number	0912	\$0.00			
	Nonpriority Creditor's Name Attention: Bankruptcy Po Box 79022 Ms 322 St. Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Real Estate	d claim: ration agreement or divorce that you did not g plans, and other similar debts				
4.2	American General Financial/Springleaf Fi	Last 4 digits of account number	8642	\$0.00			
	Nonpriority Creditor's Name Springleaf Financial/Attn: Bankruptcy De Po Box 3251	When was the debt incurred?	Opened 7/01/07 Last Active 2/01/08				
	Evansville, IN 47731 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim i Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separeport as priority claims Debts to pension or profit-sharin Other. Specify Credit Line	d claim: ration agreement or divorce that you did not g plans, and other similar debts				
	50	- Other. Specify					

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 23 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) **American General** 7285 \$0.00 4.3 Financial/Springleaf Fi Last 4 digits of account number Nonpriority Creditor's Name Springleaf Financial/Attn: Opened 6/01/06 Last Active 5/01/07 **Bankruptcy De** When was the debt incurred? Po Box 3251 Evansville, IN 47731 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Secured ☐ Yes **American General** 2120 \$0.00 4.4 Financial/Springleaf Fi Last 4 digits of account number Nonpriority Creditor's Name Springleaf Financial/Attn: Opened 5/01/06 Last Active When was the debt incurred? 7/10/06 **Bankruptcy De** Po Box 3251 Evansville, IN 47731 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Secured Other. Specify **American General** 9853 \$0.00 4.5 Financial/Springleaf Fi Last 4 digits of account number Nonpriority Creditor's Name Springleaf Financial/Attn: Opened 6/01/07 Last Active **Bankruptcy De** When was the debt incurred? 6/07/07

Po Box 3251 Evansville, IN 47731 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Automobile ☐ Yes

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 24 of 75 Case number (if know)

American General
Financial/Springleaf Fi

Last 4 digits of account number 4498

4.6	American General Financial/Springleaf Fi Nonpriority Creditor's Name Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured	,	\$0.00
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify ☐ Secured	ration agreement or divorce that you did not g plans, and other similar debts	
4.7	Ashley Stewart Nonpriority Creditor's Name	Last 4 digits of account number	4845	\$0.00
	Comenity Po Box 182124 Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim i ☐ Contingent	Opened 11/01/04 Last Active 10/03/06 s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aclaim:	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc		
4.8	Associated Credit Services Nonpriority Creditor's Name Attn: Data Processing Dept 115 Flanders Road, Suite 140; Po Box 517	Last 4 digits of account number When was the debt incurred?	5651	\$153.00
	Westborough, MA 01581 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt		,	
	Is the claim subject to offset? ■ No □ Yes	□ Debts to pension or profit-sharin □ Other. Specify □ Other. Specify □ Other. Specify □ Collection □ Edison	g plans, and other similar debts Attorney First Energy/Toledo	

Entered 12/13/15 19:52:14 Desc Main Filed 12/13/15 Case 15-41985 Doc 1

Page 25 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

4.9	Cap1/carsn	Last 4 digits of account number	3561	\$0.00
	Nonpriority Creditor's Name Po Box 15521 Wilmington, DE 19805	When was the debt incurred?	Opened 11/08/00 Last Active 10/01/06	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	<u>_</u>		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	Student loans	i Claiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.10	Capital One	Last 4 digits of account number	5197	\$0.00
	Nonpriority Creditor's Name		Opened 6/25/02 Leat Active	
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 6/25/03 Last Active 4/21/10	
	Salt Lake City, UT 84130		721110	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	■ Other. Specify Credit Card	1	
4.11	Chase Manhattan Mortga	Last 4 digits of account number	5627	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept 3415 Vision Dr	When was the debt incurred?	Opened 8/01/04 Last Active 3/27/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Real Estate	e Mortgage	

Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Case 15-41985 Doc 1

Page 26 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

4.12	Chase/circuitcity	Last 4 digits of account number	6275	\$0.00			
	Nonpriority Creditor's Name Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 6/01/01 Last Active 12/04/01				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	a plans, and other similar debts				
	Yes	■ Other. Specify Credit Card					
4.13	Citgo Oil / Citibank	Last 4 digits of account number	4845	\$0.00			
	Nonpriority Creditor's Name	Last 4 digits of associate number	1010	Ψ0.00			
	Citicorp Credit Services/Attn:Centralize Po Box 20507	When was the debt incurred?	Opened 9/01/93 Last Active 4/20/09				
	Kansas City, MO 64195						
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt	Obligations arising out of a sepa	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	☐ Yes ☐ Other. Specify Credit Card					
4.14	City of Chicago	Last 4 digits of account number		\$0.00			
	Nonpriority Creditor's Name Department of Revenue, Parking Tick	When was the debt incurred?					
	333 S. State Street Chicago, IL 60602						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
		☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	■ Other. Specify for informa	ation Purposes				

Debto	r 1 Elizabeth Galvan Diaz	Document Page 2	7 of 75 Case number (if know)		
4.15	city of chicago finance water billing	Last 4 digits of account number	9729	\$800.00	
	Nonpriority Creditor's Name p o box 6330	When was the debt incurred?	03/15/2015		
	chicago, IL 60608		00/10/2010		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	1 claim:		
	☐ At least one of the debtors and another	☐ Student loans	a diami.		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other Specify Legal Bill			
4.16	Comenity Bank/Express	Last 4 digits of account number	8822	\$0.00	
	Nonpriority Creditor's Name Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218	When was the debt incurred?	Opened 1/01/08 Last Active 12/02/08		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	Пол			
	Debtor 1 only	Contingent			
	Debtor 2 only	Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	L. L. L.		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims			
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Charge Ac	count		
4.17	Comenity Bank/vctrssec	Last 4 digits of account number	3868	\$0.00	
	Nonpriority Creditor's Name		Opened 11/01/06 Last Active		
	Po Box 182789 Columbus, OH 43218	When was the debt incurred?	5/12/08		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	_			
	☐ Debtor 1 and Debtor 2 only	Disputed Type of NONPRIORITY unsecured			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans			
	☐ Check if this claim is for a community debt		realize company or diverse that you did		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		

■ No
□ Yes

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Charge Account

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 28 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.18 Commonwealth Edison Last 4 digits of account number \$200.00 Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Attn Bank Dept Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Utilities ☐ Yes 4.19 Credit Management Lp Last 4 digits of account number 6195 \$152.00 Nonpriority Creditor's Name 4200 International When was the debt incurred? Opened 3/01/15 Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Comcast-Chicago ☐ Yes 4.20 **Debt Recovery Solution** Last 4 digits of account number 0331 \$571.00 Nonpriority Creditor's Name Opened 12/01/12 900 Merchants Concourse When was the debt incurred? Westbury, NY 11590 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company Account Us Cellular ☐ Yes

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 29 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.21 Department of the Treasury Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Internal Revenue Service When was the debt incurred? P.O.Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes 4.22 **Divison of Traffic Safety** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Accident Records Division** When was the debt incurred? 1340 N 9th St Springfield, IL 62766-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.23 **Equifax Credit Information Services** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O Box 740241 Atlanta, GA 30374-0241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes

Document Page 30 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.24 **Experian** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? P.O.Box 2002 Allen, TX 75013 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.25 **First National Collect** Last 4 digits of account number \$536.00 2840 Nonpriority Creditor's Name 610 Waltham Way When was the debt incurred? Opened 2/01/12 Sparks, NV 89434 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Directv ☐ Yes 4.26 **Ford Motor Credit Corporation** Last 4 digits of account number 3937 \$0.00 Nonpriority Creditor's Name Opened 7/01/07 Last Active **Ford Motor Credit** Po Box 6275 When was the debt incurred? 5/01/08 Dearborn, MI 48121 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify Automobile

Document Page 31 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.27 **GECRB/ Old Navy** Last 4 digits of account number 3198 \$0.00 Nonpriority Creditor's Name Attention: GEMB Opened 3/01/02 Last Active When was the debt incurred? 2/08/04 Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.28 \$0.00 **GECRB/Walmart** Last 4 digits of account number 7893 Nonpriority Creditor's Name Opened 2/01/07 Last Active Attn: Bankruptcy Po Box 103104 When was the debt incurred? 6/16/09 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ■ Other. Specify Credit Card 4.29 **GECRB/Walmart** Last 4 digits of account number 7629 \$0.00 Nonpriority Creditor's Name Opened 2/12/07 Last Active Attn: Bankruptcy Po Box 103104 When was the debt incurred? 6/16/09 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:

■ No

□ Yes

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community debt

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 32 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.30 **Grant & Weber** Last 4 digits of account number 3941 \$171.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 2/01/12 26575 W. Agoura Rd. Calabasas, CA 91302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Our Lady Of The ☐ Yes Other. Specify Resurrection 4.31 Hfc - Usa Last 4 digits of account number 4230 \$0.00 Nonpriority Creditor's Name Opened 8/01/06 Last Active Po Box 3425 When was the debt incurred? 7/05/07 Buffalo, NY 14240 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Real Estate Mortgage Other. Specify 4.32 \$0.00 Hfc - Usa Last 4 digits of account number 8597 Nonpriority Creditor's Name Opened 12/01/04 Last Active Po Box 3425 When was the debt incurred? 8/21/06 Buffalo, NY 14240 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Check Credit Or Line Of Credit ☐ Yes

Document Page 33 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.33 Hsbc/menards Last 4 digits of account number 4237 \$0.00 Nonpriority Creditor's Name **Attention: Bankruptcy Department** Opened 7/01/01 Last Active When was the debt incurred? Po Box 5264 5/13/04 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.34 **II Dept of Human Services** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 100 South Grand Ave East When was the debt incurred? (800) 843-6154 Springfield, IL 62762 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.35 **II Dept of Transportation** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Div of Trans/ Crash Records When was the debt incurred? Section 130 North 9th St Springfield, IL 62766-0020 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed

Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No

☐ Yes

■ Other Specify notice purposes

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 34 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.36 irs dept of treasury Last 4 digits of account number \$7,215.04 Nonpriority Creditor's Name internal revenue service When was the debt incurred? 01/1/2012 cincinnati, OH 45999-0025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Legal Bill Linebarger Goggan Blair & \$300.00 4.37 Sampson Last 4 digits of account number Nonpriority Creditor's Name Attorneys at Law When was the debt incurred? P O Box 06152 Chicago, IL 60606-0152 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for City of Chicago for parking ☐ Yes Other. Specify violations 4.38 Mid Amer Fsl Last 4 digits of account number 0730 \$0.00 Nonpriority Creditor's Name Opened 8/13/04 Last Active 1001 S Washington St When was the debt incurred? 3/01/07 Naperville, IL 60540 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Real Estate Mortgage ☐ Yes

Entered 12/13/15 19:52:14 Desc Main Filed 12/13/15 Case 15-41985 Doc 1

Page 35 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

4.39	Mid Amer FsI	Last 4 digits of account number	0876	\$0.00	
	Nonpriority Creditor's Name 1001 S Washington St Naperville, IL 60540	When was the debt incurred?	Opened 7/02/05 Last Active 12/30/05		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:		
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Credit Line	Secured		
4.40	Mid land funding	Last 4 digits of account number	3732	\$3,928.00	
	Nonpriority Creditor's Name 8875 aero drsuite200 san diego, CA 92123	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:		
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin			
	☐ Yes	■ Other. Specify Legal Bill			
4.41	Midland Funding	Last 4 digits of account number	6979	\$5,232.00	
	Nonpriority Creditor's Name 8875 Aero Dr Ste 200	When was the debt incurred?	Opened 11/01/10		
	San Diego, CA 92123 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Factoring (Bank	Company Account Ge Money		

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 36 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.42 **Nicor Gas** Last 4 digits of account number \$200.00 Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? **POB 2020** Aurora, IL 60507-0310 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Utilities ☐ Yes 4.43 **Peoples Gas** Last 4 digits of account number 7844 \$875.00 Nonpriority Creditor's Name Opened 5/07/14 Last Active **Attention: Bankruptcy Department** 130 E. Randolph 17th Floor When was the debt incurred? 4/06/15 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Agriculture 4.44 **Peoples Gas** Last 4 digits of account number 7446 \$0.00 Nonpriority Creditor's Name **Attention: Bankruptcy Department** Opened 9/13/12 Last Active 130 E. Randolph 17th Floor When was the debt incurred? 10/28/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Agriculture ☐ Yes

Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Case 15-41985

Page 37 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

4.45	Peoples Gas	Last 4 digits of account number	3888	\$0.00
	Nonpriority Creditor's Name Attention: Bankruptcy Department 130 E. Randolph 17th Floor	When was the debt incurred?	Opened 11/13/13 Last Active 4/08/14	
	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	<u> </u>		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	☐ Student loans	. oldiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of alverse that you are not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Agriculture	•	
4.46	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number		\$300.00
	Nonpholity Creditor's Name	When was the debt incurred?		
	Chicago, IL 60687-0001			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify utilities		
4.47	peoples gas	Last 4 digits of account number	7844	\$800.36
	Nonpriority Creditor's Name p o box 19100	When was the debt incurred?	04/16/2015	
	Green bay, WI 54307-9100 Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Utility Bill I to pay it.	pecause I didn't have the funds	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Debtor 1 Elizabeth Galvan Diaz

Document Page 38 of 75

Case number (if know)

4.48	Peoples Gas	Last 4 digits of account number 0694	\$0.00
	Nonpriority Creditor's Name Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred? Opened 6/24/98 Last Active 9/07/12	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Agriculture	
4.49	portfolio recovery	Last 4 digits of account number 7141	\$1,029.00
	Nonpriority Creditor's Name 120 corporate blvd norfolk, VA 23502	When was the debt incurred? 10/21/2013	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Legal Bill	
4.50	Portfolio Recovery	Last 4 digits of account number 5197	\$1,029.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred? Opened 10/01/13	Ψ1,023.00
	Po Box 41067		
	Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Factoring Company Account Capital One Bank Usa Na	

Entered 12/13/15 19:52:14 Desc Main Filed 12/13/15 Case 15-41985 Doc 1

Page 39 of 75 Case number (if know) Document Debtor 1 Elizabeth Galvan Diaz

4.51	Sears/cbna	Last 4 digits of account number	3358	\$0.00
	Nonpriority Creditor's Name Po Box 6189 Sioux Falls, SD 57117	When was the debt incurred?	Opened 5/30/01 Last Active 1/18/09	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	_		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans	. oldiiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of arrefee that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.52	Sears/cbna	Last 4 digits of account number	3556	\$0.00
	Nonpriority Creditor's Name		On an all 40/04/04 Last Astina	
	Po Box 6282 Sioux Falls, SD 57117	When was the debt incurred?	Opened 10/31/01 Last Active 1/18/09	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	
4.53	Secretary of State	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy	When was the debt incurred?		
	Springfield, IL 62723-0001 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify for Information	tion Purposes	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Document Page 40 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.54 State Farm Fncl Svcs F Last 4 digits of account number 0001 \$0.00 Nonpriority Creditor's Name State Farm Bank/ Attention: Opened 9/01/02 Last Active **Bankruptcy** When was the debt incurred? 11/07/06 Po Box 2328 **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Secured Other. Specify 4.55 State of Illinois Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? **Dept. Employment Security** POBox 4385 Benefit repayments Chicago, IL 60680-4385 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify uemployment benefits ☐ Yes 4.56 state of illinois \$806.06 Last 4 digits of account number 4512 Nonpriority Creditor's Name When was the debt incurred? p o box 19006 springfeild, IL 62794-9006 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

■ No

☐ Yes

report as priority claims

■ Other. Specify Legal Bill

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community debt

Is the claim subject to offset?

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 41 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.57 Stellar Recovery Inc Last 4 digits of account number 1780 \$324.00 Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 When was the debt incurred? Opened 3/01/15 Jacksonville, FL 32216 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Comcast ☐ Yes 4.58 \$609.00 Stellar Recovery Inc Last 4 digits of account number 2350 Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 When was the debt incurred? Opened 3/01/15 Jacksonville, FL 32216 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Comcast ☐ Yes 4.59 Target N.b. Last 4 digits of account number \$0.00 2339 Nonpriority Creditor's Name Opened 11/26/06 Last Active Po Box 673 When was the debt incurred? 7/23/07 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Document Page 42 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if know) 4.60 Taylor, Bean & Whitake Last 4 digits of account number 0308 \$0.00 Nonpriority Creditor's Name Opened 3/25/08 Last Active Attn: Bankruptcy 1417 N Magnolia Ave When was the debt incurred? 4/15/08 Ocala, FL 34475 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Real Estate Specific ☐ Yes 4.61 Last 4 digits of account number \$0.00 **TransUnion** Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Department** P.O.Box 1000 Chester, PA 19022 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify for notice information purposes only 4.62 Walmart Last 4 digits of account number \$3,928.00 Nonpriority Creditor's Name Date Opened: 02/12/2007 Last p o box 965024 Used: 06/16/2009 When was the debt incurred? olando, FI, FL 32896-5024 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

City of Chicago

On which entry in Part 1 or Part 2 did you list the original creditor?

Department of Revenue

Line **4.37** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 43 of 75

Debtor 1 Elizabeth Galvan Diaz Case number (if know) POBox 88292 Chicago, IL 60680-1292 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? City of Chicago Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Department of Revenue** ■ Part 2: Creditors with Nonpriority Unsecured Claims POBox 88292 Chicago, IL 60680-1292 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Harris & Harris** Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 600 W Jackson Blvd, Suite 400 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60661 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **IL Dept of Human Services** Line 4.34 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 401 S. Clinton Street ■ Part 2: Creditors with Nonpriority Unsecured Claims (800) 843-6154 Chicago, IL 60607 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Linebarger Goggan Blair & Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Sampson Part 2: Creditors with Nonpriority Unsecured Claims Attorneys at Law

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				l otal claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	8,021.10
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	8,021.10
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	29,158.46
	6j.	Total. Add lines 6f through 6i.	6j.	\$	29,158.46

Last 4 digits of account number

P O Box 06152

Chicago, IL 60606-0152

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Document Page 44 of 75 Fill in this information to identify your case: Debtor 1 Elizabeth Galvan Diaz Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				-
					_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				-
	Number	Street			
	City		State	ZIP Code	_
2.3					
	Name				_
	ramo				
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Name				
	Number	Street			_
	City		State	ZIP Code	-
2.5					
	Name				_
	INAILIE				
	Number	Street			_
	City		State	ZIP Code	_
	,		0.0.0	<u> </u>	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

	0430 10 41300 1	Docume	nt Page 45 of	f 75	DC30 Main
Fill in this	s information to identify your	case:			
Debtor 1	Elizabeth Galvan	Diaz			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fil	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	phor				
(if known)					Check if this is an amended filing
Officia	al Form 106H				
		alatara			
Sched	dule H: Your Cod	eptors			12/15
fill it out, a your name	and number the entries in the e and case number (if known) you have any codebtors? (if y	boxes on the left. Attack Answer every question	n the Additional Page to	o this page. On the top o	eded, copy the Additional Page, of any Additional Pages, write
_		, J	•		
■ No □ Ye					
⊔ те	S				
	thin the last 8 years, have you na, California, Idaho, Louisiana,				tates and territories include
■ No	. Go to line 3.				
☐ Ye	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Officia chedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The credit Check all schedules t	or to whom you owe the debt hat apply:
3.1				☐ Schedule D, line	
<u> </u>	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			=	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
<u> </u>	Name			_ ☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			-	

State

City

ZIP Code

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 46 of 75

E: II	in this information to	:-					ı		
	in this information to otor 1	Elizabeth Ga							
	otor 2 use, if filing)					_			
Uni	ted States Bankruptc	y Court for the	: NORTHERN DISTRIC	T OF ILLINOIS					
	se number nown)							ed filing ent showing	g postpetition chapter ollowing date:
0	fficial Form ′	<u> 1061</u>					MM / DD/ Y	YYY	
S	chedule I: Y	our Inc	ome						12/1
Par	ch a separate sheet t 1: Describe	to this form.	r spouse is not filing wi On the top of any additi						
1.	Fill in your employ information.	ment		Debtor 1			Debtor 2	or non-fi	ling spouse
	If you have more th attach a separate p information about a	age with	Employment status	■ Employed□ Not employed			■ Emplo	•	
	employers.		Occupation	crossing guard					
	Include part-time, s self-employed work		Employer's name	City of Chicago					
	Occupation may incor homemaker, if it		Employer's address	121 N LaSalle Chicago, IL 6060	01				
			How long employed the	nere? <u>few mo</u>	nths				
Par	Give Deta	ils About Mor	nthly Income						
	mate monthly incon use unless you are se		ate you file this form. If	you have nothing to re	eport fo	r any	line, write \$0 in the	e space. In	clude your non-filing
	u or your non-filing sp e space, attach a sep		ore than one employer, co	ombine the information	n for all	emp	loyers for that perso	on on the I	ines below. If you nee
							For Debtor 1		otor 2 or ng spouse
2.			ry, and commissions (becalculate what the month		2.	\$	2,665.00	\$	0.00
3.	Estimate and list r	nonthly overt	ime pay.		3.	+\$	0.00	+\$	0.00

2,665.00

\$

0.00

Calculate gross Income. Add line 2 + line 3.

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 47 of 75

Deb	tor 1	Elizabeth Galvan Diaz	-	Case r	number (<i>if known</i>)				
				For	Debtor 1		Debtor -filing s		
	Сор	y line 4 here	4.	\$	2,665.00	\$	-illing s	0.00	
5.	l ist	all payroll deductions:							-
0.			F.o.	¢	260.79	æ		0.00	
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$_ \$	260.78 167.70	\$_ \$		0.00	-
	5c.	Voluntary contributions for retirement plans	5c.	\$ 		\$ 			_
	5d.	Required repayments of retirement fund loans	5d.	\$ —	0.00	\$ 		0.00	-
	5u. 5e.	Insurance	5a. 5e.	\$ 	0.00	φ		0.00	_
	5f.	Domestic support obligations	5f.	\$ —	0.00	\$		0.00	-
	5g.	Union dues	5g.	\$ —	40.43	Ψ_		0.00	-
	5g. 5h.	Other deductions. Specify:	5y. 5h.+	· —	0.00	, φ _—			_
		· · ·	_	· —		T Ψ		0.00	-
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	468.91	\$_		0.00	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,196.09	\$		0.00	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8b.	\$—	0.00	\$-		0.00	-
	8c. 8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive	8c. 8d. 8e.	\$ \$	0.00 0.00 0.00	\$ \$ \$		0.00 0.00 0.00	=
	8g.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 	\$	0.00	\$		0.00	-
	8h.	Other monthly income. Specify:	8h.+	· · —	0.00	+ \$		0.00	-
9.		all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		0.00	<u> </u>
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$	-	2,196.09 + \$		0.00	= \$	2,196.09
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'Ο. Ψ-		-,190.09 + ψ_		0.00	$\neg ^{\Psi} -$	2,130.03
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives. In the contribution of the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives.	depen			-	Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies					e. 12.	\$	2,196.09
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?					Combii monthl	ned y income
	_	Yes Explain:							

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 48 of 75

Fill in this info	ormation to identify y	our case:							
Debtor 1	Elizabeth Ga	alvan Dia	Z		Ch	eck if this	s is:		
						An am	ended filing		
Debtor 2								ving postpetition ch	apter
(Spouse, if filing	g)					13 exp	enses as of	the following date:	
United States E	Bankruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / E	DD / YYYY		
Case number									
(If known)									
Official	Form 106J								
Schedu	ıle J: Your	Expen	ses						12/15
Be as complinformation. number (if k	lete and accurate as If more space is no nown). Answer eve	s possible. eeded, atta ry question	If two married people and chanother sheet to this						
	escribe Your House a joint case?	ehold							
_									
	Go to line 2.								
	Does Debtor 2 live	ın a separ	ate household?						
	□ No								
		st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of D	ebtor 2.			
2. Do you	have dependents?	■ No							
Do not I and Deb	ist Debtor 1 otor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		De _l age	pendent's	Does dependent live with you?	ı
	state the							☐ No	
depende	ents names.							☐ Yes	
								□ No	
								☐ Yes ☐ No	
								□ No □ Yes	
								□ No	
								☐ Yes	
3. Do you	r expenses include		No						
	es of people other t f and your depende	than $_{oldsymbol{\square}}$	Yes						
Part 2: E	stimate Your Ongoi	ing Monthl	y Expenses						
	of a date after the		uptcy filing date unless y y is filed. If this is a supp						
Include evne	anses paid for with	non-cash	government assistance i	f you know					
			cluded it on Schedule I:						
(Official For							Your expe	enses	
	tal or home owners ts and any rent for th		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$		0.00	
If not in	cluded in line 4:								
4a. R	eal estate taxes				4a.	\$		0.00	
4b. P	roperty, homeowner'	s, or renter	's insurance		4b.	\$		0.00	
	ome maintenance, re				4c.			0.00	
	omeowner's associa				4d.			0.00	
5. Additio	nai mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00	

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 49 of 75

Jebt	or 1 Elizabet	h Galvan Diaz	Case numl	per (if known)	
S.	Utilities:				
		, heat, natural gas	6a.	\$	100.00
		ewer, garbage collection	6b.		90.00
	=	e, cell phone, Internet, satellite, and cable services	6c.		40.00
	6d. Other. Sp		6d.	·	0.00
		sekeeping supplies	7.	\$	380.00
		children's education costs	8.	\$	0.00
		dry, and dry cleaning	9.	·	20.00
	_	products and services	9. 10.		20.00
				· —	
	Medical and de	•	11.	Ф	30.00
	Do not include of	Include gas, maintenance, bus or train fare.	12.	\$	50.00
		clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
		tributions and religious donations	14.	·	0.00
	Insurance.	urbutions and religious donations	14.	Φ	0.00
		nsurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insura		15a.	\$	0.00
	15b. Health ins		15b.	·	0.00
	15c. Vehicle in		15b.	·	32.00
				·	
	15d. Other ins	· · · · · · · · · · · · · · · · · · ·	15d.	Ф	0.00
	Specify:	nclude taxes deducted from your pay or included in lines 4 or 20.	16.	¢	0.00
		ease payments:		Ψ	0.00
		ents for Vehicle 1	17a.	\$	0.00
	' '	ents for Vehicle 2	17a. 17b.	·	0.00
			17b.	·	0.00
	17c. Other Sp		17c.		
	17d. Other. Sp			Ф	0.00
5.	doducted from	of alimony, maintenance, and support that you did not report your pay on line 5, Schedule I, Your Income (Official Form 106	as 11. 18.	\$	0.00
		s you make to support others who do not live with you.		\$	0.00
	Specify:	o you make to support others who do not hive with you.	19.	Ψ	0.00
	' '	perty expenses not included in lines 4 or 5 of this form or on So		our Income	
		s on other property	20a.		0.00
	20b. Real esta		20b.		0.00
		homeowner's, or renter's insurance	20c.		0.00
		nce, repair, and upkeep expenses	20d.	·	
				·	0.00
		ner's association or condominium dues	20e.	·	0.00
	Other: Specify:		21.	+\$	0.00
,	Calculate your	monthly expenses			
	22a. Add lines 4	• •		\$	762.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	.2	\$	702.00
	. ,		_	· <u> </u>	
	22c. Add line 22	a and 22b. The result is your monthly expenses.		\$	762.00
3.	Calculate vour	monthly net income.			
	•	12 (your combined monthly income) from Schedule I.	23a.	\$	2,196.09
		r monthly expenses from line 22c above.	23b.	·	762.00
	20p) jou	, , , , , , , , , , , , , , , , , , ,	_00.		102.00
	23c. Subtract v	your monthly expenses from your monthly income.			
		t is your monthly net income.	23c.	\$	1,434.09
	The resul				
	The resul				
4.	Do you expect	an increase or decrease in your expenses within the year after			
1.	Do you expect For example, do yo	ou expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
1.	Do you expect For example, do you modification to the				or decrease because of a
4.	Do you expect For example, do yo	ou expect to finish paying for your car loan within the year or do you expect you			or decrease because of a

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 50 of 75

Debtor 1	Elizabeth Galva	an Diaz		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
(if known)				☐ Check if this is a amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Di	d you pay or agree to pay someone who is NOT an attorney to	o help you fill out bankruptcy forms?	
	No		
	Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declara and Signature (Official Form 119).	ation,
tha	der penalty of perjury, I declare that I have read the summary at they are true and correct.	and schedules filed with this declaration and	
Х	/s/ Elizabeth Galvan Diaz Elizabeth Galvan Diaz	Signature of Debtor 2	
	Signature of Debtor 1	Signature of Boston 2	
	Date December 13, 2015	Date	

Official Form 106Dec

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 51 of 75

Fill in th	nie infor	mation to identify you	ur caso:			
Debtor 1	l	Elizabeth Galva First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		First Name	Middle Name	Last Name		
United S	States Ba	inkruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS		
Cooo ni	ımbor					
Case nu (if known)	imber _					Check if this is an amended filing
State	ment		Affairs for Indivi			12/1
informat number	tion. If n (if know	nore space is needed n). Answer every que		o this form. On the top of a		
Part 1:	Give I	Details About Your M	arital Status and Where Yo	ou Lived Before		
1. Wh	at is you	r current marital stat	us?			
	Married					
	Not ma	rried				
2. Dur	ing the I	ast 3 years, have you	lived anywhere other than	where you live now?		
_	No					
		st all of the places you	lived in the last 3 years. Do	not include where you live no	ow.	
De	btor 1 P	rior Address:	Dates Debtor 1	Debtor 2 Prior A	Address:	Dates Debtor 2 lived there
			ver live with a spouse or loalifornia, Idaho, Louisiana, N			
	No Yes. Ma	ake sure you fill out <i>Sc</i>	hedule H: Your Codebtors ((Official Form 106H).		
Part 2	Expla	in the Sources of You	ır Income			
Fill i	in the tota	al amount of income ye	mployment or from operation received from all jobs and have income that you recei	I all businesses, including pa	art-time activities.	calendar years?
	No Yes. Fil	I in the details.				
_			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
				.,		,

Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Case 15-41985 Doc 1 Page 52 of 75
Case number (if known) Document

Debtor 1 Elizabeth Galvan Diaz

5.	Incl une	ude ind employ	come regard ment, and o	dless of whether the ther public benefit	nat income is taxable. Exa payments; pensions; ren	previous calendar years? amples of other income are a tal income; interest; dividen ou have income that you rec	alimony; child support; Soc ds; money collected from la	awsuits; royalties; and
	List	each s	source and	the gross income	from each source separa	tely. Do not include income	that you listed in line 4.	
		No						
		Yes.	Fill in the de	etails.				
				_				
					btor 1 urces of income	Gross income	Debtor 2 Sources of income	Gross income
					scribe below	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
20	12			Be We en	nount? Government nefits: elfare/Public Aid titlement: Food amps/Link card at ?	\$0.00		
20	11			Be We en	nount? Government nefits: elfare/Public Aid titlement: Food amps/Link card at	\$0.00		
20	09			Be We en	nount? Government nefits: elfare/Public Aid titlement: Food amps/Link card	\$0.00		
20	13			Be We en	nount? Government nefits: elfare/Public Aid titlement: Food amps/Link card at ?	\$0.00		
Pa	rt 3:	List	: Certain Pa	vments You Mad	de Before You Filed for I	Bankruptcv		
6.			Debtor 1's	or Debtor 2's de ebtor 1 nor Debte	ebts primarily consumer	debts? Imer debts. Consumer debt	s are defined in 11 U.S.C. §	§ 101(8) as "incurred by an
			□ No. □ Yes	Go to line 7. List below each paid that credito not include payr	creditor to whom you pai or. Do not include paymen ments to an attorney for th		in one or more payments a gations, such as child supp	ort and alimony. Also, do
	-	Yes.	•	•	4/01/16 and every 3 years th have primarily consu	s after that for cases filed or mer debts.	or after the date of adjustr	nent.
						d you pay any creditor a tota	l of \$600 or more?	
			No.	Go to line 7.				

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to

an attorney for this bankruptcy case.

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Document Page 53 of 75 Debtor 1 Elizabeth Galvan Diaz Case number (if known) Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number vs Debtor (See schedule F for Breach of **Daley Center, Circuit Court** □ Pendina details) Contracts - failure of Cook Coun □ On appeal to pay for goods □ Concluded and services rendered **Judgments** 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. Nο ☐ Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken

■ No

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

court-appointed receiver, a custodian, or another official?

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Page 54 of 75 Document

Debtor 1 Elizabeth Galvan Diaz Case number (if known) Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Nο ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Describe what you contributed Gifts or contributions to charities that total Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Date of your Value of property Describe any insurance coverage for the loss how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

Yes. Fill in the details. П

Person Who Was Paid Address **Email or website address** Person Who Made the Payment, if Not You Description and value of any property transferred

Date payment or transfer was made

Amount of payment Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main

Debtor 1 Elizabeth Galvan Diaz

Document Page 55 of 75
Case number (if known)

17.	Within 1 year before you filed for bankruptcy, d promised to help you deal with your creditors of Do not include any payment or transfer that you list	or to make payments to your creditors	behalf pay o ?	or transfer any prope	erty to anyone who
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and value of any prope transferred	rty	Date payment or transfer was made	Amount of payment
	Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604	\$335 Court Filing Fee for chapte \$310 for Chapter 13	er 7 and	Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or Order.	\$335.00
	Credit Counseling provider	\$25-60 Credit Counseling Cours debtor chooses his/her provide provider charges different amou their services.	r, each	debtor pays directly to the Credit Counseling Course provider they choose	\$25.00
	Law Firm Attorney Fees	\$550 Law Firm Attorneys fees for prior \$5 Chapter 7 Bankruptcy pursuant to contract.			
	Financial Management Course provider	\$15-60 Financial Management E Education Course provider, dek chooses his/her provider, each provider charges different amou their services.	otor	debtor pays directly to Debtor Education/Fin ancial Management provider they choose	\$15.00
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin Include both outright transfers and transfers made include gifts and transfers that you have already list No Yes. Fill in the details.	ness or financial affairs? as security (such as the granting of a se			
	Person Who Received Transfer Address	Description and value of property transferred		any property or received or debts change	Date transfer was made
	Person's relationship to you				
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No		lf-settled tru	ıst or similar device	of which you are a
	Yes. Fill in the details.	Beauty the said the first			Data Too.
	Name of trust	Description and value of the proper	rty transferre	ea	Date Transfer was made

Entered 12/13/15 19:52:14 Desc Main Case 15-41985 Doc 1 Filed 12/13/15 Page 56 of 75 Case number (if known) Document

Debtor 1 Elizabeth Galvan Diaz

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptc; sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated in the cooperative of the cooperative	or other financial acco	unts; certificates	of deposit;		
	■ No □ Yes. Fill in the details.	,				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	(Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed f	or bankruptcy, an	y safe depo	osit box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe th	e contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than yo	ur home within 1	year before	you filed for bankruptcy	,
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has on to it? Address (Number, State and ZIP Code)		Describe th	e contents	Do you still have it?
Par						
23.	Do you hold or control any property that so for someone.	neone else owns? Ind	clude any propert	y you borro	wed from, are storing fo	r, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe th	e property	Value
Par	t 10: Give Details About Environmental Info	ormation				
For	the purpose of Part 10, the following definition	ons apply:				
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfa	ce water, ground			
	Site means any location, facility, or property to own, operate, or utilize it, including dispose		/ environmental la	aw, whethe	r you now own, operate,	or utilize it or used
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		s as a hazardous	waste, haza	ardous substance, toxic	substance,
Rep	ort all notices, releases, and proceedings that	at you know about, re	gardless of when	they occur	red.	
24.	Has any governmental unit notified you that	you may be liable or	potentially liable	under or in	violation of an environn	nental law?
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental u Address (Number, ZIP Code)	nit Street, City, State and	Environ know it	mental law, if you	Date of notice

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 57 of 75 Case number (if known)

25.	Have you notified any governmental unit of	of any release of hazardous material?		
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
		,		
26.	Have you been a party in any judicial or ac	dministrative proceeding under any envi	ronmental law? Include settlements	and orders.
	No			
	Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	111: Give Details About Your Business o	or Connections to Any Business		
27.	Within 4 years before you filed for bankru		- -	ny business?
	☐ A sole proprietor or self-employed	I in a trade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability con	npany (LLC) or limited liability partnershi	ip (LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing €	executive of a corporation		
	☐ An owner of at least 5% of the vot	ing or equity securities of a corporation		
	■ No. None of the above applies. Go to			
	_			
		ill in the details below for each business		ν σ
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security Dates business existed	
00	Within Comment of the defendance of the defendan			landa all Caramatal
28.	Within 2 years before you filed for bankru institutions, creditors, or other parties.	ptcy, did you give a financial statement t	o anyone about your business? inc	iude ali financiai
	No			
	Yes. Fill in the details below.			
	Name Address	Date Issued		
	(Number, Street, City, State and ZIP Code)			
Par	112: Sign Below			
are t	re read the answers on this <i>Statement of F</i> rue and correct. I understand that making a bankruptcy case can result in fines up t .S.C. §§ 152, 1341, 1519, and 3571.	a false statement, concealing property,	or obtaining money or property by f	
/s/	Elizabeth Galvan Diaz			
	cabeth Galvan Diaz nature of Debtor 1	Signature of Debtor 2		
Dat	December 13, 2015	Date		
	you attach additional pages to Your Stater	nent of Financial Affairs for Individuals F	Filing for Bankruptcy (Official Form	107)?
■ N				
Did ■ N	you pay or agree to pay someone who is n o	ot an attorney to help you fill out bankru	ptcy forms?	
-	es. Name of Person Attach the <i>Bank</i>	cruptcy Petition Preparer's Notice, Declaration	on, and Signature (Official Form 119).	
		ement of Financial Affairs for Individuals Filing		page 7

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Page 58 of 75
Case number (if known) Document

Debtor 1 Elizabeth Galvan Diaz

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$550.00 toward the flat fee, leaving a balance due of \$3,450.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>December 13, 2015</u>	
Signed:	
/s/ Elizabeth Galvan Diaz	/s/ S. M. de Rath, Esq.
Elizabeth Galvan Diaz	S. M. de Rath, Esq. 6206809
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amou	nts are blank. Local Bankruptcy Form 23c

Case 15-41985 Doc 1 Filed 12/13/15 Entered 12/13/15 19:52:14 Desc Main Document Page 68 of 75

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Elizabeth Galv	va <u>n</u> D	Diaz			Case No		
				J	Debtor(s)	Chapter	13	
	DIS	CLO	OSURE OF COMP	PENSATIO	N OF ATTO	RNEY FOR D	EBTOR(S)	
1.	compensation paid to	o me w	229(a) and Fed. Bankr. P. 20 within one year before the f he debtor(s) in contemplation	filing of the peti	ition in bankruptcy	, or agreed to be pai	id to me, for service	
	For legal servic	es, I h	nave agreed to accept			\$	4,000.00	
			this statement I have receive				550.00	
	Balance Due					\$	3,450.00	
2.	\$ of the fil	ling fe	e has been paid.					
3.	The source of the cor	mpens	sation paid to me was:					
	Debtor		Other (specify):					
4.	The source of compe	ensatic	on to be paid to me is:					
	Debtor		Other (specify):					
5.	■ I have not agreed	d to sh	hare the above-disclosed co	ompensation wit	h any other person	unless they are me	mbers and associa	tes of my law firm.
			the above-disclosed compet, together with a list of the					my law firm. A
6.	In return for the abo	ve-dis	sclosed fee, I have agreed to	to render legal se	ervice for all aspec	ts of the bankruptcy	case, including:	
	b. Preparation and f	filing of f the d	s financial situation, and re of any petition, schedules, s debtor at the meeting of cre- eeded]	statement of aff	airs and plan which	h may be required;		bankruptcy;
7.	By agreement with the	he deb	btor(s), the above-disclosed	d fee does not in	clude the following	g service:		
				CERTIF	ICATION			
	I certify that the fore, bankruptcy proceeding		s is a complete statement of	f any agreement	or arrangement for	r payment to me for	representation of	the debtor(s) in
	December 13, 2015	5		,	s/ S. M. de Rath,	. Esa.		
	Date			S	S. M. de Rath, Es	sq. 6206809		
					Signature of Attorn Attorney S.M.de			
					233 S. Wacker D			
				C	Chicago, IL 6060			
				_	312-283-8606			

United States Bankruptcy Court Northern District of Illinois

In re	Elizabeth Galvan Diaz		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	57
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and co	orrect to the best of my
Date:	December 13, 2015	/s/ Elizabeth Galvan Diaz Elizabeth Galvan Diaz		

Ahesi/CitiMortgage Inc. Attention: Bankruptcy Po Box 79022 Ms 322 St. Louis, MO 63179

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Ashley Stewart Comenity Po Box 182124 Columbus, OH 43218

Associated Credit Services Attn: Data Processing Dept 115 Flanders Road, Suite 140; Po Box 517 Westborough, MA 01581

Cap1/carsn Po Box 15521 Wilmington, DE 19805

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Manhattan Mortga Attn: Bankruptcy Dept 3415 Vision Dr Columbus, OH 43219

Chase/circuitcity Po Box 15298 Wilmington, DE 19850

Citgo Oil / Citibank Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195 City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

city of chicago finance water billing p o box 6330 chicago, IL 60608

Comenity Bank/Express Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218

Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Credit Management Lp 4200 International Carrollton, TX 75007

Debt Recovery Solution 900 Merchants Concourse Westbury, NY 11590

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001 Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

First National Collect 610 Waltham Way Sparks, NV 89434

Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121

GECRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076

GECRB/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Grant & Weber Attn: Bankruptcy 26575 W. Agoura Rd. Calabasas, CA 91302

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Hfc - Usa Po Box 3425 Buffalo, NY 14240

Hsbc/menards Attention: Bankruptcy Department Po Box 5264 Carol Stream, IL 60197 Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

irs dept of treasury internal revenue service cincinnati, OH 45999-0025

irs dept of treasury internal revenue service cincinnati, OH 45999-5362

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

Mid Amer Fsl 1001 S Washington St Naperville, IL 60540

Mid land funding 8875 aero drsuite200 san diego, CA 92123

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310 Peoples Gas Chicago, IL 60687-0001

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

peoples gas p o box 19100 Green bay, WI 54307-9100

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

portfolio recovery 120 corporate blvd norfolk, VA 23502

Sears/cbna Po Box 6282 Sioux Falls, SD 57117

Sears/cbna Po Box 6189 Sioux Falls, SD 57117

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State Farm Fncl Svcs F State Farm Bank/ Attention: Bankruptcy Po Box 2328 Bloomington, IL 61702

state of illinios p o box 19006 springfeild, IL 62794-9006 State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

state of illinois p o box 19006 springfeild, IL 62794-9006

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Target N.b.
Po Box 673
Minneapolis, MN 55440

Taylor, Bean & Whitake Attn: Bankruptcy 1417 N Magnolia Ave Ocala, FL 34475

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022

Walmart p o box 965024 olando, Fl, FL 32896-5024

Washtenaw Mtg Co/Central Mortgage Co Attention: Bankruptcy 801 John Barrow Rd. Suite 1 Little Rock, AR 72205